

TEACHERS' RETIREMENT BOARD  
BENEFITS AND SERVICES COMMITTEE

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SUBJECT: CalSTRS Website Presentation

ITEM NUMBER: 6

ATTACHMENT(S): 0

ACTION:     

MEETING DATE: September 7, 2000

INFORMATION: X

PRESENTER: Francisco Lujano/  
Dennis LeBlanc

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### DEVELOPMENT OF THE WEBSITE

The original California State Teachers' Retirement System (CalSTRS) website ([www.calstrs.ca.gov](http://www.calstrs.ca.gov)) officially went online in April of 1996. The site was initially designed as a text-based website that provided static information regarding CalSTRS benefits. The text-based site was designed to accommodate to the low-speed modems that were the standard at that time. The standard modem speed of 14.4-28.8 kilobits-per-second (kbps) meant that any graphics on the site, while eye-catching, would significantly increase the customer's download time. Current industry standards have moved to higher speed connections that transmit at 56 kbps or higher. Faster connection speed and advances in web browser technology enable users to display more than text. It is now practical to transmit more graphics and interactive features.

These advances in Internet technology lead to the 1998 redesign of the CalSTRS website, which also reflected its more significant role as a means for CalSTRS to communicate with its members and other stakeholders. Since the redesign of the CalSTRS website, the number of contacts has increased from approximately 7,000 in 1997-98 to 22,000 in 1998-99, and nearly 38,000 in 1999-00. The increase in the number of visits to the website is mainly due to the expanded and up-to-date information on CalSTRS benefits enhancements, legislation, and programs.

### WEBSITE FEATURES

The following features have been incorporated into the website:

- The CalSTRS Retirement Benefits Calculator: Modified to include Option 8, the calculator produces an estimated Unmodified Monthly Benefit.
- Non-qualified Service Purchase Estimator: Estimates the purchase price for the number of years of credit a member wishes to buy or the number of years of credit a member can purchase with the amount of funds available to the member.

- Online Cash Balance (CB) Benefit Program interactive forms: Members can fill out and print completed CB forms on their computer.
- Home Loan Program: Provides a history and summary of the program, a listing of qualified lenders with links, and up-to-date interest rates.
- Teachers' Retirement Board (Board) Agendas: Printable versions of the Board Schedules and Agendas from 1997 to the present.
- Voluntary Investment Program (VIP) 403(b) Plan: View Program Features, Investment Options, Self-Managed Account Information and download and print forms.
- InfoNow: Provides in-depth information regarding CalSTRS Benefits and Member Services.
- Secure Online E-mail Capability: Permits a member to contact CalSTRS regarding account information. All information entered through this page will be encrypted to ensure privacy. This feature virtually eliminated the three-month backlog of customer e-mail in the Public Service Office.
- 1999-2000 Legislative Page: On this page, users can access all of the proposed legislation affecting CalSTRS, listing the bill number, author(s), CalSTRS' bill analyses, bill summary, the Board's official position and the current status of the bill in the Legislature. In addition, users can obtain the text of the current and any prior versions of the bill and analyses of bills by the various legislative committees. Finally, users can "subscribe" to a bill and be alerted by e-mail of any action on the legislation. The site also contains information regarding past legislation.
- Benefit Enhancements 2000: Provide up to date information on legislative action to enhance CalSTRS benefits.
- External Affairs Page: View Washington Monthly Reports, News Releases dating back to October 1998, link to the California Legislative Counsel, California State Senate and the California State Assembly.
- Health Benefits Page: Provides printable versions of relevant documents regarding CalSTRS efforts and the efforts of the Health Benefits Task Force including Project Status Updates, Feasibility Study, Health Benefits Charter, etc.
- Mandatory Social Security Page: Provides the position of CalSTRS, printable versions of relevant documents and the Video Presentation of: "CalSTRS and Social Security – Information for California Educators."

- Search Engine: Allows visitors to search the entire CalSTRS website for documents pertaining to or including any text entered.
- CalSTRS publications: View, download and/or print various publications including Actuarial Reports, CalSTRS Bulletin, Retired Educator, Member Handbook, Comprehensive Annual Financial Report, etc.
- Funding and Benefits History: Provides the history of CalSTRS benefits and funding.

CalSTRS staff are continuing to research, develop, and implement new interactive features including:

- Secure online viewing of account statements: A private and reliable connection that will permit users to securely transmit personal information needed to access accounts.
- Secure online transmittal of CB contribution files: Using the Internet, and a web browser, employers will be able to submit contribution detail on a secure basis over the Internet.
- Web-based Financial Education and Retirement Planning Program: Staff are working to enhance the Financial Education Program provided to CalSTRS members. Included in this effort is a web-based program that will provide more detailed information than is provided by the existing workshops.
- Alternative and Supplemental Benefit Program database integration: Using the Internet, a web browser and SSL protocol, staff and members will be able to access CB, and Defined Benefit Supplement, and VIP account information residing on a server of the third-party recordkeeper administrator that will be responsible for these programs.

The Internet offers CalSTRS a virtually infinite number of ways to provide service to its customers, including reducing operating costs, extending market reach and fast-tracking information. The CalSTRS website has become a key means for CalSTRS to provide current information to its members and will become the portal for CalSTRS' members to conduct business online. Although it is anticipated that the CalSTRS website will become the "preferred" access tool for members to secure information and to eventually conduct business transactions, members will be able to continue to access CalSTRS using the more traditional tools such as phones, field counselors and written correspondence.

Mr. Lujano and Mr. LeBlanc will demonstrate the current features of the CalSTRS website.